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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
AT CENTRAL ISLIP

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In re:

HUGO OLIVEIRA AND
MICHELLE OLIVEIRA

Chapter 13
Case No.: 10-77979
SECOND AMENDED
CHAPTER 13 PLAN

Debtor.

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1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee and the Debtors shall pay to the Trustee for a total period of 60 months, the sum of \$28,390.00:

- \$109.00 per month commencing November 4, 2010 through and including August 4, 2012, for a period of 22 months;
- \$384.00 per month commencing September 4, 2012 through and including October 4, 2013 for a period of 14 months;
- \$812.00 per month commencing November 4, 2013 through and including June 4, 2015 for a period of 20 months;
- \$1094.00 per month commencing July 4, 2015 through and including October 4, 2015 for a period of 4 months.

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507.

- N/A

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

- America's Servicing Company to be paid pre-petition arrearages for loan number ending in 1938 in the sum of \$6,622.12 for the real property located at 83 Argyle Avenue, Selden, New York 11784.

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES and INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S).

- America's Servicing Company to be paid post-petition for Account Number ending in 1938 for the real property located at 83 Argyle Avenue, Selden, New York 11784 directly by the Debtors.
- The Debtors are current with Teacher's Federal Credit Union which will be paid post-petition for Account Number ending in 9520 for the 2005

Cadillac CTS directly by the Debtors.

- The Debtors are current with Chase which will be paid post-petition for Account Number ending in 0206 for the 2006 Acura RSX directly by the Debtors.
- The Debtors are current with HSBC Retail Services which will be paid post-petition for Account Number ending in 2259 for the 2008 Kawasaki Ninja directly by the Debtors.

(c) Subsequent and/or concurrently with distribution to secured creditors, dividends to **unsecured creditors** whose claims are duly allowed as follows: **PRO RATA** distribution to all allowed and timely filed proofs of claim of not less than ~~10%~~ **\$17,000.00**

- The following executory contracts of the Debtor are rejected: **NONE**
- 3. All lease agreements are hereby assumed, unless specifically rejected as follows:
- **NONE**

4. During pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(c), less than one hundred percent (100%), the debtor(s) shall provide the Trustee with signed copies of filed federal and state tax returned for each year no later than April 15th of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

Title to the debtor(s) property shall revert in the debtor(s) upon completion of the plan or dismissal of the case, unless otherwise provided in the Order confirming the plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 trustee or the court.

January 3
Dated: ~~December~~, 2010

January 3
Dated: ~~December~~, 2010

Hugo Oliveira
HUGO OLIVEIRA

Michelle Oliveira
MICHELLE OLIVEIRA

[Signature]
Attorney for the Debtor
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